WHAT IS CLAIMED IS:

- 1. An interpolymeric carrier concentrate comprising (a) a non-volatile oil suspension medium, (b) an oil soluble polymer physically entrapped in a network of (c) a water insoluble, crosslinked polymer selected from the group consisting of a polymer of a vinyl lactam, a vinylamide, an acrylic acid, an alkyl acrylate, an alkyl acrylamide and mixtures thereof.
- 2. The carrier of claim 1 wherein (c) is a polymer derived from a vinyl pyrrolidone and acrylic acid.
- 3. The carrier of claim 1 wherein (c) is a polymer derived from a C_1 to C_{30} alkyl acrylate or mixture of said acrylates.
- 4. The carrier of claim 1 wherein (b) is a polymeric mixture of vinyl pyrrolidone and acrylic acid.
- 5. The carrier of claim 1 wherein (b) is a polymeric mixture of C_1 to C_{30} alkyl acrylates.
- 6. The carrier of claim 1 wherein the weight ratio of (b) to (c) is between about 10:1 and 1:10.
- 7. The carrier of claim 6 wherein the weight ratio of (b) to (c) is between about 2:1 and 1:2.

- 8. The carrier of claim 1 wherein said oil is an organic suspension agent.
 - 9. The carrier of claim 8 wherein said oil isocetyl stearate.
- 10. The carrier of claim 1 wherein (c) is crosslinked between about 0.5-5 wt.%.
- 11. The carrier of claim 1 wherein (c) is crosslinked with pentaerithritol triallyl ether.
- 12. The carrier of claim 1 which optionally and additionally contains a surfactant and/or a dispersant in an effective distributing amount for the active component.
 - 13. The process of preparing the carrier of claim 1 which comprises:
 - under anhydrous conditions, in a first reaction stage, introducing a
 first polymerizable, crosslinkable monomer A and between about
 0.05 and about 5 wt.% based on monomer of a crosslinking agent
 into a reactor containing about 25 to about 80 wt.% of a liquid, nonvolatile oil;
 - ii. polymerizing and crosslinking monomer A, in the presence of a free radical polymerization initiator and said crosslinking agent at a temperature of from about 40°C to about 160°C for a period of from 1 to 12 hours to form a polymeric network;
 - iii. in a second reaction stage, gradually introducing a distinctly different monomer B into the reactor under constant agitation sufficient to allow monomer B to penetrate and enter said.

preformed network and polymerizing monomer B in the preformed network of crosslinked polymer A in the presence of a free radical polymerization initiator at about the same temperature for an additional period of from 1 to 12 hours and

- iv. cooling and recovering the resulting interpolymeric product of the reaction.
- 14. The process of claim 13 wherein free radical initiator is incrementally introduced during the first and the second stages of the reaction.
- 15. The process of claim 13 wherein individual initiators for monomers A and B are employed in the first and second stages of the process.
- 16. The process of claim 13 wherein the same initiator is employed for monomers A and B in the first and second stages of the process.
- 17. The process of claim 13 wherein monomer B is crosslinked with a crosslinking agent.
- 18. The process of claim 17 wherein the crosslinking agent for monomer B is the same as the crosslinking agent for monomer A.
- 19. The process of claim 17 wherein the crosslinking agent for monomer B is different from the crosslinking agent of monomer A.
- 20. The carrier concentrate of claim 1 wherein crosslinked polymer A is derived from a monomeric mixture of a vinyl lactam and acrylic acid or a mixture of C_{1-30} alkyl acrylates.

- 21. The carrier concentrate of claim 1 wherein crosslinked polymer A is derived from a monomeric mixture of vinyl lactam and acrylic acid.
- 22. The carrier concentrate of claim 1 wherein the non-volatile oil is isocetyl stearate.
- 23. The carrier of claim 1 wherein said crosslinking agent in the first stage of the crosslinking reaction is pentaerythritol triallyl ether.
- 24. An emulsion or gel of the concentrate carrier of claim 1 homogenized with between about 20 and about 200 volumes of water/volume concentrate.
- 25. The emulsion of claim 24 wherein the volume of water is between 30 and 100.
- 26. The concentrate carrier of claim 1 wherein an active cosmetic or pharmaceutical component is added to the carrier concentrate in an amount up to about 20 wt.% and said concentrate optionally contains less than 10 wt.% of an actively inert excipient selected from the group consisting of a thickener, a moisturizer, a dispersing agent or a mixture thereof.
- 27. The concentrate carrier of claim 26 wherein said active component is a sun blocking agent.
- 28. The concentrate carrier of claim 1 wherein the weight ratio of monomer A to monomer B is between about 1:10 and about 10:1.

- 29. The concentrate carrier of claim 1 wherein the weight ratio of monomer A to monomer B is between about 1:2 and about 2:1.
- 30. The process of claim 13 wherein at least one of the monomers fed to the reactor is homogenized in a non-volatile oil.
- 31. The process of claim 13 wherein the product of the process is acidic and is mixed with a base before dilution with water to form an emulsion.
- 32. The process of claim 13 wherein an effective cosmetically active amount of a personal care component is added to the product of the process.
- 33. The process of claim 32 wherein the cosmetically active component is a sun blocking agent.
- 34. The process of claim 13 wherein the product of the process contains an effective dispersing amount of a surfactant for said active component.
- 35. The process of claim 13 wherein said product is homogenized with between about 20 and about 200 volumes of water/volume of concentrate.